



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

Order Filed on January 25, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Ralph A. Ferro, Jr., Esq. (RF-2229)
Law Office
66 East Main Street, 3rd Floor
Little Falls, NJ 07424
(973) 200-0988
Attorney for Debtor(s)

In Re:

Miguel A. Polanco
Veronica M. Polanco

Debtor(s)

Case No.: 24-19280 (JKS)

Hearing Date: 1/23/2025

Judge: John K. Sherwood

Chapter: 13

REVISED ORDER GRANTING ALLOWANCES FOR CHAPTER 13 FEES

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 25, 2025

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

The applicant having certified that legal work performed for Chapter 13 services has been rendered, and no objections having been raised, it is:

ORDERED that **Ralph A. Ferro, Jr., Esq.**, the applicant, is allowed a fee of **\$7,500.00** for services rendered and expenses of **\$105.79** for a total of **\$7,605.79**.

The allowance shall be payable:

X through the Chapter 13 Plan as an administrative priority.

\$7,605.79 less retainer of \$3,500.00 equals: \$4,105.79

(amount to be paid through the Plan).

X Chapter 13 Plan Payments will change.

Plan payments were approved at:

\$1,750.00 for 36 months

Beginning January 1, 2025, Plan payments will increase to

\$1,875.00.

In re:
Miguel A. Polanco
Veronica M. Polanco
Debtors

Case No. 24-19280-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 27, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2025:

Recip ID	Recipient Name and Address
db	+ Miguel A. Polanco, 296 East 27th Street, Paterson, NJ 07514-1712
jdb	+ Veronica M. Polanco, 296 East 27th Street, Paterson, NJ 07514-1712

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Veronica M. Polanco ralphferrojr@msn.com maincamera66@gmail.com
Ralph A Ferro, Jr	on behalf of Debtor Miguel A. Polanco ralphferrojr@msn.com maincamera66@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 27, 2025

Form ID: pdf903

Total Noticed: 2

TOTAL: 5